## LISTING OF CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Previously Presented) A method for providing solicitations and webbased offers and receiving corresponding responses thereto comprising:

providing a solicitation to a set of users sharing pre-selected characteristics, incorporating in the solicitation at least an offer code and a universal resource locator (URL) corresponding to a web site;

receiving a request to access the web site through the URL and receiving the offer code via the accessed web site;

providing, via the accessed web site, an offer to at least one of the users, wherein the provided offer corresponds to the received offer code; and receiving, via the accessed web site, a response to the offer from at least one of the users.

- 2. (Previously Presented) The method of claim 1, wherein the offer code incorporated in the solicitation is entered by the user at the web site.
- 3. (Original) The method of claim 1, wherein the solicitation is sent through electronic means.
- 4. (Original) The method of claim 1, wherein receiving a request further includes:

providing a customer identification number; and using the customer identification number to verify a user.

- 5. (Original) The method of claim 1, wherein the offer provides for adjusting existing customer account terms.
- 6. (Original) The method of claim 1, wherein the offer includes terms for new customers.
  - 7. (Original) The method of claim 1, further including: adjusting a customer's account terms based on the response.
  - 8. (Original) The method of claim 1, further including: creating a new customer account based on the response.
- 9. (Original) The method of claim 1, further including saving a user's access history.
  - 10. (Original) The method of claim 9, further including: analyzing the user's access history; and modifying the offer based on the analysis.
- 11. (Original) The method of claim 1, wherein a customer's account is automatically updated based on the response.
- 12. (Previously Presented) A method for accessing web-based offers comprising:

receiving a solicitation with at least an offer code and a universal resource locator (URL) corresponding to a web site;

accessing a web site through the URL and entering the offer code via the accessed web site;

receiving, via the accessed web site, a set of offers based on the entered offer code; and

providing a response to the received offer at the web page.

- 13. (Canceled).
- 14. (Original) The method of claim 12, wherein the set of offers relate to at least one of cellular telephone products and services.
- 15. (Original) The method of claim 12, wherein the set of offers relate to financial services.
- (Previously Presented) A method for providing web-based offers and receiving responses thereto comprising:

providing a host web site including a prompt for an offer code, wherein the offer code is included in a solicitation for a product or service;

receiving the offer code at the prompt;

displaying a set of unique offers corresponding to the received offer code; and receiving a response to the set of displayed offers.

- 17. (Original) The method of claim 16, wherein the set of offers relate to at least one of cellular telephone products and services.
- 18. (Original) The method of claim 16, wherein the set of offers relate to financial services.
- (Previously Presented) An apparatus for providing solicitations and webbased offers and receiving corresponding responses thereto comprising:

a providing module for providing a solicitation to a set of users sharing preselected characteristics, incorporating in the solicitation at least an offer code and a universal resource locator (URL) corresponding to a web site; a receiving module for receiving a request to access the web site through the URL and receiving the offer code via the accessed web site;

a providing module for providing, via the accessed web site, an offer to at least one of the users, wherein the provided offer corresponds to the received offer code; and a receiving module for receiving, via the accessed web site, a response to the offer from at least one of the users.

- 20. (Original) The apparatus of claim 19, wherein the offer code incorporated in the solicitation is entered by the user at the web site.
- 21. (Original) The apparatus of claim 19, wherein the solicitation is sent through electronic means.
- 22. (Original) The apparatus of claim 19, wherein the receiving module for receiving a request further includes:
  - a providing module for providing a customer identification number; and a using module for using the customer identification number to verify a user.
- 23. (Original) The apparatus of claim 19, wherein the offer provides for adjusting existing customer account terms.
- 24. (Original) The apparatus of claim 19, wherein the offer includes terms for new customers.
- 25. (Original) The apparatus of claim 19, further including: an adjusting module for adjusting a customer's account terms based on the response.
  - 26. (Original) The apparatus of claim 19, further including:
    a creating module for creating a new customer account based on the response.

- 27. (Original) The apparatus of claim 19, further including saving a user's access history.
  - 28. (Original) The apparatus of claim 27, further including: an analyzing module for analyzing the user's access history; and a modifying module for modifying the offer based on the analysis.
- 29. (Original) The apparatus of claim 19, wherein a customer's account is automatically updated based on the response.
- 30. (Previously Presented) An apparatus for accessing web-based offers comprising:

a receiving module for receiving a solicitation with at least an offer code and a universal resource locator (URL) corresponding to a web site;

an accessing module for accessing a web site through the URL and entering the offer code via the accessed web site;

a receiving module for receiving, via the accessed web site, a set of offers based on the entered offer code; and

a providing module for providing a response to the received offer at the web page.

- 31. (Canceled).
- 32. (Original) The apparatus of claim 30, wherein the set of offers relate to at least one of cellular telephone products and services.
- 33. (Original) The apparatus of claim 30, wherein the set of offers relate to financial services.

34. (Previously Presented) An apparatus for providing web-based offers and receiving responses thereto comprising:

a providing module for providing a host web site including a prompt for an offer code, wherein the offer code is included in a solicitation for a product or service;

a receiving module for receiving the offer code at the prompt;

a displaying module for displaying a set of unique offers corresponding to the received offer code:

a receiving module for receiving a response to the set of displayed offers.

- 35. (Original) The apparatus of claim 34, wherein the set of offers relate to at least one of cellular telephone products and services.
- 36. (Original) The apparatus of claim 34, wherein the set of offers relate to financial services.

[37.] (Previously Presented) A computer-readable medium containing instructions for providing solicitations and web-based offers and receiving corresponding responses thereto comprising:

providing a solicitation to a set of users sharing pre-selected characteristics, incorporating in the solicitation at least an offer code and a universal resource locator (URL) corresponding to a web site;

receiving a request to access the web site through the URL and receiving the offer code via the accessed web site;

providing, via the accessed web site, an offer to at least one of the users, wherein the provided offer corresponds to the received offer code; and

receiving, via the accessed web site, a response to the offer from at least one of the users.

- 38. (Previously Presented) The computer-readable medium of claim 37, wherein the offer code incorporated in the solicitation is entered by the user at the web site.
- 39. (Original) The computer-readable medium of claim 37, wherein the solicitation is sent through electronic means.
- 40. (Original) The computer-readable medium of claim 37, wherein receiving a request further includes:

providing a customer identification number; and using the customer identification number to verify a user.

- 41. (Original) The computer-readable medium of claim 37, wherein the offer provides for adjusting existing customer account terms.
- 42. (Original) The computer-readable medium of claim 37, wherein the offer includes terms for new customers.
  - 43. (Original) The computer-readable medium of claim 37, further including: adjusting a customer's account terms based on the response.
  - 44. (Original) The computer-readable medium of claim 37, further including: creating a new customer account based on the response.
- 45. (Original) The computer-readable medium of claim 37, further including saving a user's access history.
  - 46. (Original) The computer-readable medium of claim 45, further including: analyzing the user's access history; and

modifying the offer based on the analysis.

- 47. (Original) The computer-readable medium of claim 37, wherein a customer's account is automatically updated based on the response.
- 48. (Previously Presented) A computer-readable medium containing instructions for accessing web-based offers comprising:

receiving a solicitation with at least an offer code and a universal resource locator (URL) corresponding to a web site;

accessing a web site through the URL and entering the offer code via the accessed web site;

receiving, via the accessed web site, a set of offers based on the entered offer code; and

providing a response to the received offer at the web page.

- 49. (Canceled).
- 50. (Original) The computer-readable medium of claim 48, wherein the set of offers relate to at least one of cellular telephone products and services.
- 51. (Original) The computer-readable medium of claim 48, wherein the set of offers relate to financial services.
- 52. (Previously Presented) A computer-readable medium containing instructions for providing web-based offers and receiving responses thereto comprising: providing a host web site including a prompt for an offer code, wherein the offer

receiving the offer code at the prompt;

code is included in a solicitation for a product or service;

displaying a set of unique offers corresponding to the received offer code; and

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receiving a response to the set of displayed offers.

- 53. (Original) The computer-readable medium of claim 52, wherein the set of offers relate to at least one of cellular telephone products and services.
- 54. (Original) The computer-readable medium of claim 52, wherein the set of offers relate to financial services.